

CLAIMS

- 1 1. A method of purchasing a product while maintaining anonymity of a buyer,
2 comprising the steps of:
3 receiving by a trusted third party from the buyer an indicator of a payment method;
4 assigning an anonymous identifier to the indicator that corresponds to the payment
5 method;
6 populating by the trusted third party a digital repository with data that is associated
7 with the buyer, the data including a buyer identification indicator, the indicator of the
8 payment method, and the anonymous identifier;
9 purchasing by the buyer a product having a total sale price from a seller;
10 providing by the buyer the anonymous identifier to the trusted third party as an
11 anonymous payment method for the product;
12 requesting by the seller payment approval by providing the total sale price to the
13 trusted third party;
14 querying by the trusted third party the digital repository to determine the payment
15 method from the anonymous identifier received in the providing step;
16 requesting by the trusted third party payment approval from a payment partner by
17 providing the payment partner a description of the payment method determined in the
18 querying step and the total sale price; and
19 providing payment approval to the seller.
- 1 2. The method of Claim 1, wherein the payment partner is a credit processor that
2 receives credit approval from a credit approval authority.
- 1 3. The method of Claim 1, wherein the payment partner is a credit approval authority.

4. The method of Claim 1, wherein the payment method is at least one of a credit card, a debit card, an e-check, and a direct debit account.

5. The method of Claim 1, wherein the anonymous identifier is a nickname.

6. The method of Claim 1, wherein the anonymous identifier is a one-time use code.

7. The method of Claim 1, wherein the anonymous identifier is a unique code.

8. The method of Claim 1, wherein the anonymous identifier is assigned by at least one of the buyer and the seller.

9. A method of purchasing a product while maintaining buyer anonymity, comprising the steps of:

establishing by a trusted third party for a buyer a prefunded cash account;

assigning an anonymous identifier to the prefunded cash account;

populating by the trusted third party a digital repository with data that is descriptive of the buyer, the data including a buyer identification indicator, an identification indicator for the prefunded cash account, and the anonymous identifier;

purchasing by the buyer a product having a total sale price from a seller;

providing by the buyer the anonymous identifier to the trusted third party as an anonymous payment method for the product;

requesting by the seller payment by providing the total sale price to the trusted third party;

13 querying by the trusted third party the digital repository to determine the prefunded
14 cash account from the anonymous identifier received in the providing step;
15 paying by the trusted third party the seller an amount equal to the total sale price from
16 the prefunded cash account determined in the querying step.

1 10. The method of Claim 9, wherein the anonymous identifier is a nickname.

1 11. The method of Claim 9, wherein the anonymous identifier is a one-time use code.

1 12. The method of Claim 9, wherein the anonymous identifier is a unique code.

1 13. The method of Claim 9, wherein the paying step comprises making
2 micropayments the seller.

1 14. The method of Claim 9, wherein the anonymous identifier is assigned by at least
2 one of the buyer and the seller.

1 15. A method of purchasing a product while maintaining buyer anonymity,
2 comprising the steps of:
3 receiving by a trusted third party from a buyer an indicator of a payment method and a
4 ship-to address;
5 assigning a first anonymous identifier to the indicator that corresponds to the payment
6 method and a second anonymous identifier to the ship-to address;
7 populating by the trusted third party a digital repository with data that is descriptive of
8 the buyer, the data including a buyer identification indicator, the indicator of the payment

method, the first anonymous identifier, the ship-to address, and the second anonymous identifier;

purchasing by the buyer a product from a seller having a total sale price;

providing by the buyer the first anonymous identifier to the trusted third party as an anonymous payment method for the product and the second anonymous identifier as an anonymous ship-to address;

requesting by the seller payment approval by providing the total sale price to the trusted third party;

querying by the trusted third party the digital repository to determine the payment method from the first anonymous identifier received in the providing step;

requesting by the trusted third party payment approval from a payment partner by providing the payment partner a description of the payment method determined in the querying step and the total sale price;

providing payment approval to the seller;

generating by the trusted third party a one-time use anonymous ship-to identifier corresponding to the anonymous ship-to address;

providing by the trusted third party the one-time use anonymous ship-to identifier to the seller;

labeling by the seller a parcel containing the product with the one-time use anonymous ship-to identifier;

providing by the trusted third party the one-time use anonymous ship-to identifier and the ship-to address to a shipping partner; and

re-labeling by the ship-to partner the parcel with the ship-to address.

16. The method of Claim 15, wherein at least one of the first anonymous identifier

2 and the second anonymous identifier is a nickname.

1 17. The method of Claim 15, wherein at least one of the first anonymous identifier
2 and the second anonymous identifier is a one-time use code.

1 18. The method of Claim 15, wherein at least one of the first anonymous identifier
2 and the second anonymous identifier is a unique code.

1 19. The method of Claim 15, wherein the shipping partner is a delivery service
2 provider.

1 20. The method of Claim 15, wherein the shipping partner is an intermediary of a
2 delivery service provider.

1 21. The method of Claim 15, wherein at least one of the first anonymous identifier
2 and the second anonymous identifier is assigned by at least one of the buyer and the seller.

1 22. A method of purchasing a product from a seller while maintaining anonymity of a
2 buyer, comprising the steps of:

3 storing an indicator of a private payment method with a first anonymous identifier and
4 a private ship-to address with a second anonymous identifier with a trusted third party;

5 checking out by the buyer to purchase a product from the seller;

6 requesting by the buyer a transaction from the trusted third party;

7 sending by the trusted third party a unique transaction identifier and at least one of the

8 first anonymous identifier and the second anonymous identifier to the buyer;

selecting by the buyer at least one of the first anonymous identifier corresponding to a selected payment method and the second anonymous identifier corresponding to the selected ship-to address for use in the transaction;

sending the at least one of the first anonymous identifier and the second anonymous identifier selected in the selecting step to the trusted third party;

determining by the trusted third party, at least one of the postal code and the city and state of the ship-to address corresponding to the second anonymous identifier received from the buyer;

sending by the trusted third party to the seller the unique transaction identifier and the at least one of the postal code and the city and state of the ship-to address determined in the determining step;

sending by the seller to the trusted third party the unique transaction identifier and a total cost of the product;

requesting by the trusted third party payment approval from a payment partner based on the payment method corresponding to the first anonymous identifier received from the buyer and the total cost of the product received from the seller;

issuing by the payment partner one of an approval and a denial of payment to the trusted third party;

sending by the trusted third party the one of an approval and a denial issued in the issuing step to the seller with a one-time use shipping identifier generated by the trusted third party when the an approval is issued in the issuing step;

labeling by the seller a parcel containing the product with the one-time use shipping identifier;

sending by the trusted third party the one-time use shipping identifier and the ship-to address corresponding to the second nickname received from the buyer to a shipping partner

34 when the an approval is issued in the issuing step; and

35 re-labeling by the shipping partner the parcel with the ship-to address.

1 23. The method of Claim 22, wherein at least one of the first anonymous identifier
2 and the second anonymous identifier is assigned by at least one of the buyer and the seller.

1 24. A system for purchasing a product while maintaining anonymity of a buyer,
2 comprising:

3 means for receiving by a trusted third party from the buyer an indicator of a payment
4 method;

5 means for assigning an anonymous identifier to the indicator that corresponds to the
6 payment method;

7 means for populating by the trusted third party a digital repository with data that is
8 descriptive of the buyer, the data including a buyer identification indicator, the indicator of
9 the payment method, and the anonymous identifier;

10 means for purchasing by the buyer a product having a total sale price from a seller;

11 means for providing by the buyer the anonymous identifier to the trusted third party as
12 an anonymous payment method for the product;

13 means for requesting by the seller payment approval by providing the total sale price
14 to the trusted third party;

15 means for querying by the trusted third party the digital repository to determine the
16 payment method from the anonymous identifier received from the means for providing;

17 means for requesting by the trusted third party payment approval from a payment
18 partner by providing the payment partner a description of the payment method determined by
19 the means for querying and the total sale price; and

20 means for providing payment approval to the seller.

1 25. A system for providing anonymous purchases, comprising:
2 a digital repository populated with entries containing private buyer information, the
3 entries each being associated with a particular buyer and having,
4 a buyer identification indicator,
5 at least one indicator that corresponds to a payment method with a first
6 anonymous identifier;
7 at least one ship-to address with a second anonymous identifier;
8 a processor; and
9 a computer readable medium encoded with processor readable instructions that when
10 executed by the processor implement,
11 a transaction request processing mechanism configured to generate a unique
12 transaction identifier for a purchase transaction of a buyer and receive from the buyer over a
13 communication network a selected first anonymous identifier corresponding to the payment
14 method and a selected second anonymous identifier that corresponds to a ship-to address to
15 be used for the purchase transaction,
16 a fraud detection processing mechanism configured to determine a fraud score
17 for the transaction,
18 a payment processing mechanism configured to receive a request for payment
19 over the communication network from a seller, query the digital repository to obtain a
20 selected payment method associated with the selected first anonymous identifier, issue a
21 request for payment approval on the selected payment method to a payment partner over the
22 communication network, and provide approval or denial to the seller over the communication
23 network, and

24 a shipping address processing mechanism configured to query the digital
25 repository to obtain a selected ship-to address associated with the selected second anonymous
26 identifier, generate a transaction unique shipping identification indicator, provide the
27 transaction unique shipping identification indicator to the seller over the communication
28 network, and provide the transaction unique shipping identification indicator and the ship-to
29 address to a shipping partner over the communication network.

1 26. The system of Claim 25, wherein at least one of the first anonymous identifier
2 and the second anonymous identifier is a nickname.

1 27. The system of Claim 25, wherein at least one of the first anonymous identifier
2 and the second anonymous identifier is a one-time use code.

1 28. The system of Claim 25, wherein at least one of the first anonymous identifier
2 and the second anonymous identifier is a unique code.

1 29. The system of Claim 25, wherein the digital repository is a database.

1 30. The system of Claim 25, wherein at least a portion of the communications
2 network is an Internet protocol network.

1 31. The system of Claim 30, wherein the Internet protocol network is the Internet.

1 32. The system of Claim 25, wherein the seller does not receive any private buyer
2 information.

1 33. The system of Claim 32, wherein private buyer information includes at least one
2 of payment method information and shipping address information.

1 34. A system for providing anonymous purchases, comprising:
2 a digital repository populated with entries containing private buyer information, the
3 entries each being associated with a particular buyer and having,
4 a buyer identification indicator,
5 at least one indicator of a payment method with an anonymous identifier;
6 a processor; and
7 a computer readable medium encoded with processor readable instructions that when
8 executed by the processor implement,
9 a transaction request processing mechanism configured to generate a unique
10 transaction identifier for a purchase transaction of a buyer and receive from the buyer over a
11 communication network a selected anonymous identifier corresponding to a selected payment
12 method to be used for the purchase transaction,
13 a fraud detection processing mechanism configured to determine a fraud score
14 for the transaction, and
15 a payment processing mechanism configured to receive a request for payment
16 over the communication network from a seller, query the digital repository to obtain a
17 description of the selected payment method corresponding to the selected anonymous
18 identifier, issue a request for payment approval on the selected payment method to a payment
19 partner over the communication network, and provide approval or denial to the seller over the
20 communication network.

35. A computer program product, comprising:

a computer storage medium and a computer program code mechanism embedded in the computer storage medium for causing a processor to maintain privacy of a buyer participating in an online transaction, the computer program code mechanism having,

a first computer code device configured to receive an anonymous requested payment method and an anonymous requested ship-to address for use in a transaction with a seller,

a second computer code device configured to receive a request for payment from the seller over a communication network,

a third computer code device configured to query a digital repository to obtain a description of a selected payment method corresponding to the anonymous requested payment method,

a fourth computer code device configured to issue a request for payment approval for the selected payment method to a payment partner over the communication network,

a fifth computer code device configured to provide an approval or denial to the seller over the communication network,

a sixth computer code device configured to perform fraud scoring for the online transaction,

a seventh computer code device configured to query the digital repository to obtain a selected ship-to address corresponding to the anonymous requested ship-to address,

an eighth computer code device configured to generate a transaction unique shipping identification indicator corresponding to the online transaction,

a ninth computer code device configured to provide the transaction unique shipping identification indicator to the seller over the communication network, and

26 a tenth computer code device configured to provide the transaction unique
27 shipping identification indicator and the selected ship-to address to a shipping partner over
28 the communication network.

1 36. The computer program product of Claim 35, wherein at least a portion of the
2 communication network comprises a secure link in the communication network.

1 37. The computer program product of Claim 36, wherein the secure link is a secure
2 socket link.

1 38. The computer program product of Claim 35, wherein at least a portion of the
2 communication network is an Internet protocol network.

1 39. The computer program product of Claim 38, wherein the Internet protocol
2 network is the Internet.

1 40. The computer program product of Claim 35, wherein the first computer code
2 device is configured to receive at least one of the anonymous requested payment method and
3 the anonymous requested ship-to address from the buyer.

1 41. The computer program product of Claim 35, wherein the first computer code
2 device is configured to receive at least one of the anonymous requested payment method and
3 the anonymous requested ship-to address from the trusted third party.

1 42. A computer program product, comprising:

09715176.112000

a computer storage medium and a computer program code mechanism embedded in the computer storage medium for causing a processor to maintain privacy a buyer participating in an online transaction, the computer program code mechanism having, a first computer code device configured to receive an indicator of an anonymous requested payment method for use in a transaction with a seller, a second computer code device configured to receive a request for payment over a communication network from the seller, a third computer code device configured to query a digital repository to obtain a selected payment method corresponding to the indicator of the anonymous requested payment method, a fourth computer code device configured to issue a request for payment approval for the selected payment method to a payment partner over the communication network, a fifth computer code device configured to provide an approval or denial to the seller over the communication network, and a sixth computer code device configured to perform fraud scoring for the online transaction.

43. A method of purchasing a product while maintaining anonymity of a buyer, comprising the steps of: receiving by a trusted third party from the buyer an indicator of a payment method; assigning an anonymous identifier to the indicator that corresponds to the payment method; assigning by the trusted third party at least one unique buyer-seller identifier, each corresponding to a unique combination of the buyer and at least one sellers;

44. The method of Claim 43, wherein the payment partner is a credit processor that receives credit approval from a credit approval authority.

45. The method of Claim 43, wherein the payment partner is a credit approval authority.

46. The method of Claim 43, wherein the payment method is at least one of a credit card, a debit card, an e-check, and a direct debit account.

47. The method of Claim 43, wherein the anonymous identifier is a nickname.

48. The method of Claim 43, wherein the anonymous identifier is a one-time use code.

49. The method of Claim 43, wherein the anonymous identifier is a unique code.

50. The method of Claim 43, further comprising the steps of:

receiving by the trusted third party an e-mail address for use in anonymous communications with the at least one sellers, wherein

the populating step comprises populating the digital repository with the e-mail address, and

the message forwarded to the buyer is an e-mail message sent to the e-mail address.

51. The method of Claim 43, wherein the anonymous identifier is assigned by at least

2 one of the buyer and the trusted third party.

1 52. A method of purchasing a product while maintaining anonymity of a buyer,

2 comprising the steps of:

3 receiving from a buyer an anonymous identifier, which indicates a selected payment

4 method by a buyer;

5 retrieving a description of the selected payment method from a database;

6 receiving a payment approval request from a seller;

7 controlling payment to the seller using the selected payment method.